

Position: Officer Loan Operations
Entity: QNB Location - Operations
Direct Manager (Solid): Manager Credit Operations
Direct Supervisor (Dotted):

Approved By: _____ **Dated:** _____

Job Purpose Summary:

The incumbent is responsible for the processing all customers loans requests. Responsible for conducting work on all areas of loan operations including loan servicing, booking of new loans, reconciliations, collateral review, drawdown processing, loan maintenance. The incumbent will perform the Credit Operations processing functions in such a manner as to protect the Group from undue credit risks; and according to TOM (Target Operating Model) and bank related policies and procedures.

Essential Duties & Responsibilities by Dimensions:

A. Shareholder & Financial:

- Assist in meeting units' budget, controlling costs and achieving targeted levels of processing volumes.
- Create Key Performance Indicators (KPIs) for performance monitoring and quality measurement of the area of responsibility.
- Act within the limits of the powers delegated to the incumbent

B. Customer (Internal & External):

- Maintain activities in accordance with Service Level Agreements (SLAs) with internal departments/ units to achieve improvements in turn-around time, with respect to corporate credit processing.
- Build and maintain strong and effective relationship with all other related departments and units to achieve the Group's goals/objectives.
- Provide timely and accurate information to the external and internal auditors and the Compliance function as and when required.
- Liaise with Group Operation/IT/business/Credit on operational matters/issues, as and when required

C. Internal (Processes, Products, Regulatory):

- To review agreement and related loan documents and ensuring it is complete as per bank policies and procedure requirements,
- To ensure registration of collateral under related bank system complied with regulatory and bank's policy,
- To assist Manager Credit Operations to assess the operational risks and ensure appropriate operational procedures, protocols and controls are in place.
- ensuring to follow set procedures for receiving, processing, checking and filing loans documentation.
- Review all credit documents, ensuring all necessary procedures/ calculations have been taken with regards loan draw-downs, rollovers, repayments, interest rate fixing, fees collection and payment scheduling, red flag any deficiencies for correction or rejection of corporate credit proposal.
- Ensure processed documents pertaining to corporate loans are timely transferred to the Loan Administration and Agency Service Unit for safe keeping as per the related bank procedures.
- Maintain data accurately in the bank's systems relating to loan facilities, transactions and corporate customer data.
- Implementation/booking of all new loans and changes to existing loans.
- Coordinates all processing and funding activities with other banks participating in loan relationships.
- Ensures that collateral inventory is maintained in accordance with the Operations Policy and Procedures Manual including performing monthly collateral audits, utilization of appropriate Trust Receipts and maintenance of an accurate accounting of all such activities on the Loan System.
- Verifies loan purchases and performs payoff functions in accordance with the Operations Policy and Procedures Manual.
- Performs general maintenance of loan accounts including data input, related report ordering and review, preparation of appropriate forms, maintenance of transaction.
- Processes loan and fee transactions including opening and closing loan accounts.

D. Learning & Knowledge:

- Stay abreast of new types of loans and other financial services and products in order to better meet customers' needs.
- Manage, motivate and coach staff, including nominating staff for internal and external training programs to maximize department staff contribution.

E. Other:

- Ensures high standards of confidentiality and ethics to safeguard any commercially sensitive or personal information.

- Maintains high professional standards to uphold QNB's reputation and to strengthen its market leadership position.
- All other ad hoc duties and/or activities related to QNB that management may request of the employee from time to time.

Education/Experience Requirements:

- University graduate preferably with a Major in Marketing, Banking, Finance, Accounting, Economics, Business Administration or Information Technology (related field of study)
- Minimum 2 years' experience in the banking industry with special emphasis in Corporate/Retail loans processing.

Required Special Skills:

- Excellent oral and written communication skills in English and Arabic (preferred).
- Strong knowledge of the local/ Gulf environment.
- Strong organizational skills.
- Computer proficient (MS Office and bank applications)
- Present a professional image and have sound judgment and patience.
- Developing strategic perspective and forward planning ability.
- Ability to work in teams from various cultural backgrounds.
- Analytical and problem solving skills.
- Understands the relevant laws, regulations and practices pertaining to corporate loan processing.

Operating Environment/ Location:

- The referenced position will be based in QNB Country and will involve liaison with the support and business functions.

Framework and Boundaries:

- Group's overall strategic plan
- Applicable policies and procedures
- TOM (Target Operating Model)
- Relevant regulatory pronouncements of the applicable local and international regulators and related best practices
- Delegated authorities as per the delegation of authorities structure

Communications and Working Relationships:

- Frequent contact with the Senior Officer Loan Operations and occasional with Central Corporate Loans to provide progress updates, solve day to day issues and receive higher approval where necessary.
- Regular contact with staff in Corporate Banking and all other related departmental heads.
- Contact with the Head of Centralised Operations, Country GM, Country Risk/Credit.

Supervisory Responsibilities:

- Supervises- Nil.



Date: 08 May 18

To: **Mr. Mohamed Sulaiman Hamed Sulaiman Al Yarabi**
5126908

Approved Structural Changes - 2018 of your Country

In accordance with the above, please note your placement details as under:

Division	International Business Division
Department	QNB Oman
Section	Operations
New Job Title	Officer Loan Operations
Effective Date	01 June 2018

Please note that all other terms and conditions of your employment (including Grade and Salary) will remain unchanged.

For our records, please would you sign and return a copy of this letter and the revised Job Description to your local Human Resources no later than 31 May 2018.

I would like to take this opportunity to thank you for your contribution and wish you continued success with QNB in 2018 and beyond.

Yours sincerely,

Khalil Al Ansari
Assistant General Manager, HR Strategy & Integration

SIGNED: _____

Mr. Mohamed Sulaiman Hamed Sulaiman Al Yarabi

DATED: _____

20.05.2018

Cc: GM Country
Country Human Resources
HRMS
Employee File

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فاكس: ٤٤٤١ ٣٧٥٣ (+٩٧٤)

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ص.ب. ١٠٠٠، الدوحة، قطر

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